

available for consumers. The "Truth in Savings Enhancement Amendments of 2001" extend the civil liability protections of the Truth in Savings Act, which will sunset on September 30, 2001, and make other changes to strengthen enforcement against deceptive practices in connection with consumer savings accounts.

Let me briefly describe the final three bills we are introducing. The "Unsolicited Loan Check Consumer Protection Act of 2001" would prohibit use of negotiable or "live" checks in credit solicitations. These solicitations unfairly encourage desperate consumers to take on unaffordable debt and raise unnecessary liability concerns for lost or stolen checks. The "Consumer Affordable Transaction Account Act of 2001" would require all insured banks, thrifts and credit unions to advertise and provide low-cost basic checking account services for lower-income consumers without banking accounts. The bill builds upon the basic banking account programs already required by New York and other states. My final bill, the "Consumer Banking Services Cost Assessment Act of 2001," extends authority for the Federal Reserve Board's annual survey of banking service fees and expands the survey to include credit unions and all fees associated with credit cards.

Mr. Speaker, recent reports indicate that American consumers are drowning in a sea of debt. While family income has stagnated, household debt has risen by more than one-third and the equity families hold in their homes is lower than it was a decade ago. These conditions create desperate consumers and encourage abusive credit practices. And the conditions will only worsen if our economy falters.

With the Truth in Lending Act of 1968, Congress recognized that consumers have a basic "right to know" the full and accurate costs of all financial services. The complexity of today's financial marketplace now demands that consumers have new rights and greater protections against unfair and abusive practices. The eleven bills that we are introducing today offer a broad program of reform that can restore consumer protection and customer service as the guiding principles of financial services policy.

The meager attention the Congress has given to consumer protection over the last several years has been the result of Democratic prodding. We will continue to prod until these important issues get the attention they deserve. I urge the support of my colleagues for this important legislation.

THE BOY SCOUTS OF AMERICA,
REPORT TO THE NATION 2000

HON. ROBERT W. NEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. NEY. Mr. Speaker, yesterday I had the distinct pleasure to join you and a group of young leaders from the Boy Scouts of America as they presented their 2000 report to the U.S. House of Representatives. I was honored to meet with these young leaders and heroes. To further record their visit to the Capitol and efforts of the past year, I am submitting a copy of their report to follow my remarks for printing in the CONGRESSIONAL RECORD.

REPORT TO THE NATION 2000, BOY SCOUTS OF AMERICA

In 2000, the Boy Scouts of America celebrated its 90th anniversary and the addition of its 100-millionth youth member. Nearly five million youth had the opportunity to participate in the programs of the BSA during the past year, thanks to the efforts of more than 1.48 million committed adult volunteers. All of this is made possible through support from tens of thousands of chartered organizations and community groups throughout the nation.

For our youth members and participants, Scouting is about outdoor adventure and having fun with friends. But Scouting is much more. Scouting is a values-based program designed to instill self-discipline, self-confidence, self-reliance, and self-worth—qualities that last a lifetime.

OUR MISSION

The mission of the Boy Scouts of America is to prepare young people to make ethical choices over their lifetimes by instilling in them the values of the Scout Oath and Law.

The Boy Scouts of America has long been recognized as the nation's foremost leader in values-based youth development. Though we tend to view our movement through statistics that highlight our strengths and accomplishments, the real focus of Scouting is the powerful impact it has on a single youth and his or her family. In a time of declining ethics and shifting morals, we remain steadfast in our purpose: to instill positive values in young people that enable them to mature into adults of strong character.

OUR PROGRAMS

Cub Scouting. As a result of a national marketing program, Cub Scouting, for boys ages 7 to 10, served 2,114,420 youth members in 2000. Enhancement of age-appropriate programming has resulted in greater opportunity for youth to participate in Cub Scouting's contemporary family activities. Reflecting the increased emphasis on and expansion of day, resident, pack, and family camping opportunities, more than 41 percent of Cub Scouts participated in an outdoor activity.

Boy Scouting. Membership in Boy Scouting, for 11- to 17-year-olds, reached 1,003,691 in 2000. Eagle Scout, the highest rank a Scout or Venturer can achieve, was attained by 40,029 young men. The number of Scouts who experienced a long-term camping expedition reached its greatest level ever in 2000 with 58.2 percent of all Boy Scouts and Varsity Scouts participating in these educational outdoor adventures.

Venturing. This high-adventure program for young men and women ages 14 to 20 has enjoyed continuous growth since its introduction in 1998. Built around an advancement program with the Venturing Bronze, Silver, and Gold awards, Venturing grew to 233,858 members—a 15.7 percent increase. The number of Venturing crews increased 12.1 percent in 2000 to 17,684.

Learning for Life. Participation in this classroom- and workplace-based character education program continued to increase in 2000, growing 3.2 percent to 1,589,988 participants. More than 17,000 organizations nationwide used Learning for Life to help young people develop life skills, positive attitudes, values, and career awareness. New Jersey selected Learning for Life as a program of merit to be used in that state's new character education initiative.

Scoutreach. Scouting's coordinated effort to reach out to more urban and rural young people focused on the Hispanic market in 2000. New Spanish marketing materials and training aids were developed along with a number of bilingual publications designed to

make Scouting programs more accessible to Hispanic youth and their families. The esteemed Whitney M. Young Jr. Service Award was bestowed upon 148 volunteers—the largest number of recipients in the history of the award.

AWARDS

The National Court of Honor presents the prestigious Silver Buffalo Award to distinguished citizens for exemplary national service to youth. In 2000, recipients of Scouting's highest commendation included Charles L. Bowerman; M. Anthony Burns; Robert M. Gates; Roger R. Hemminghaus; Louise Mandrell; C. Dudley Pratt Jr.; Thomas E. Reddin; Frank G. Rubino, M.D.; Alfred S. Warren; Togo D. West Jr.; and Edward E. Whitacre Jr.

The BSA's National Court of Honor awarded the Honor Medal With Crossed Palms to six Scouts and Scouters who demonstrated unusual heroism and extraordinary skill or resourcefulness in saving or attempting to save a life at extreme risk to self. Other awards for lifesaving and meritorious action were presented to 234 Scouts and Scouters.

The Young American Awards recognizes excellence in the achievements of young people ages 15 to 25. The 2000 recipients were Julius D. Jackson, Carl F. Regelmann, Svati Singla, Alison L. Smith, and Christopher K. Sokolov.

AMERICA'S PROMISE—THE ALLIANCE FOR YOUTH

In 1997, the Boy Scouts of America pledged 200 million hours of service to America by our youth membership by the end of 2000. We are pleased to announce that we have surpassed that objective by completing more than 214 million hours. As part of this effort, members of Scouting's national honor society, the Order of the Arrow, performed more than 2,000 hours of service in Yosemite National Park. Scouts in New Orleans participated in Good Turn fairs in which they performed services for the community including removing graffiti and restoring playgrounds. The BSA's involvement in this worthwhile effort represents its commitment of service to our nation as expressed in the Scout Oath and Law.

PREPARING FOR THE FUTURE

Strong leadership has always been a hallmark of Scouting. In this tradition, this past year our National Executive Board selected Roy L. Williams as the Chief Scout Executive. In May, Williams will introduce a strategic plan for 2002-2006 that targets five issues critical to the future of the Scouting movement. Those issues are traditional membership and unit growth, total financial development and stewardship, marketing and strategic positioning, leadership, and Scoutreach. By addressing these key issues, the BSA will ensure that its values-driven programs will be around for generations to come, and will continue to reach out to share America's values with today's youth, tomorrow's leaders.

ROY L. WILLIAMS,
Chief Scout Executive.
MILTON H. WARD,
President.

TRIBUTE TO COMMUNITY HOME
HEALTH AND HOSPICE

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 15, 2001

Mr. KILDEE. Mr. Speaker, I am honored to rise before you today to recognize a group of